



The Calnali Microfinance Project: Three-Year Retrospective and Future Initiatives

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Description

- The Calnali Microfinance Project officially began in March 2010 with a visit from a delegation from IUPUI.
- Three years of data clearly demonstrate the feasibility of microfinance and highlight the importance of partnerships between universities, non-profit organizations at the local, national and international level and leaders in the host community in setting a foundation for long-term success.
- The poster will provide current information about the project and plans for expanding its capacity in the future.

Where is Calnali?



In the State of Hidalgo, NE of Mexico City. The capital is Pachuca, the site of UAEH and Pro Mujer's office in Mexico.

Beautiful Vistas



Cultural Differences - Calnali

- Shaking hands
- First language – Nahuatl (pronunciation: [\[ˈnaːwatɬ\]](#)) - Uto-Aztecan language family - Collectively they are spoken by an estimated 1.5 million Nahua people.
- Spanish as second language
- Nahuatl words you already know:
 - chocolate
 - avocado
 - chili
 - coyote
 - tomato



Calnali Microfinance Project

Mission

- To create a pool of funds that can be used to provide small loans (\$200-300) to citizens of Calnali (approximately 15,000 citizens) and in neighboring small villages.
- Loans enable women to create small enterprises so that they can become self-sufficient, provide for their families, offer needed products in their communities and eventually share their traditional crafts throughout Mexico and the world.
- Also includes business management and empowerment training.
- 10-15 women are arranged into groups (“communal banks”) that collectively guarantee each other’s loans and act as a support group.



Project Partners



- The Rotary Clubs of Indianapolis, Indiana, Cottleville/Weldon Spring, Missouri, and Huehuetla, Mexico, are working together to provide support for the Calnali Microfinance Project. The Rotary Club of Indianapolis has provided most of the funds for loans.
- Pro Mujer is our fiscal agent and an international women's development and microfinance organization whose mission is to provide Latin America's poor women with the means to build livelihoods for themselves and futures for their families. Pro Mujer in Mexico began operations in 2001 in the State of Hidalgo. As of 2011, Pro Mujer in Mexico had offered microcredit loans to 39,045 borrowers, with a total loan portfolio of \$13.2 million USD. The average loan balance per borrower in 2011 was \$337.20 USD.



More Project Partners

- The Friends of Hidalgo is a not-for-profit organization that provides humanitarian assistance to the people of Calnali and the State of Hidalgo, Mexico.
- IUPUI Center for Service and Learning: Supports scholarships for Service Learning Assistants.
- IUPUI's Binational/Cross-Cultural Health Enhancement Center (BiCCHEC) has an academic focus on research on bi-national health issues of recent immigrants to the State of Indiana and of the rural communities in Mexico from where those immigrants come.



Binational/Cross Cultural Health Enhancement Center

Status of the Project: Spring 2013

- \$22,000 contributed from Rotary clubs for loans as of Spring 2013.
- \$15,000 matching grants from the IUPUI BiCCHEC Signature Center.
- The project is so successful that Pro Mujer hired a loan officer to serve the clients in Calnali exclusively.
- As of December 2012, the project was serving 301 women in Calnali and carried a gross loan portfolio of \$50,793.
- Some women are now taking out their second loans.

Status of the Project: Spring 2013

- Average loan size is \$291.
- Women are primarily using their loans for growing beans, corn and vegetables and baking bread.
- Provides an income for the woman and her family.
- Provides healthy, fresh, locally-produced food to the community.
- Representatives from Pro Mujer travel to Calnali twice a month.
- Pro Mujer is expanding into health services.
- Research shows that women around the globe who participate in microfinance want the same things: food on the table, a roof over their heads and education for their children.

Status of the Project: Spring 2013

- Funding from IUPUI BiCCHEC Signature Center was used to purchase a safe and reliable vehicle, which allows representatives from Pro Mujer to spend more time with the project's participants.



Status of the Project: Spring 2013



The Communal Bank “The Doves” (Las Palomas) with their loan officer Matilde Hernandez Juárez.

Future Plans

- Additional \$7,000 being requested in 2013-2014 from the Rotary Club of Indianapolis.
- Professor Hook will attend training for Rotary International's new grant process in November 2013.
- Professor Hook will then prepare a District or Global grant through the Rotary Club of Indianapolis, its district's other clubs and Rotary International.
- Note that the project is in compliance with the newly issued Guidelines for Rotary-funded Microcredit Projects.

Exciting News: Celebrity Partners



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- **Salma Hayek Pinault**, co-founder of the Chime for Change campaign and longtime Pro Mujer supporter, announced a major addition to the initiative - THE SOUND OF CHANGE LIVE, a concert to be headlined by **Beyoncé** on June 1st at Twickenham Stadium in London and televised worldwide.
- The *great* news is that proceeds from the concert will go to Pro Mujer and other organizations advancing women's empowerment. The concert will be produced by the forces behind Live Earth and Live Aid and broadcast to more than 1 billion people!

Exciting News: Celebrity Partners

- **Salma Hayek Pinault** is helping Pro Mujer raise \$25,000 to provide 200 of their entrepreneurial client leaders in **Mexico** with advanced business, health and empowerment training.
- These women will return to their communal bank groups and share their knowledge with other Pro Mujer clients.
- The investment in these 200 women will actually be paid *forward* to help another 6,000 micro-entrepreneurs break the cycle of poverty.